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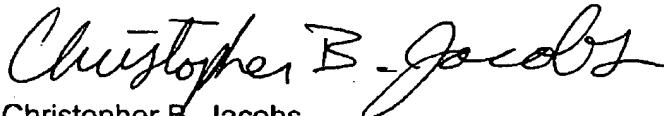
FACSIMILE TRANSMISSION COVER SHEET

TO: Examiner James Reagan
FAX NO.: 703-308-1396
FROM: Christopher B. Jacobs
DATE: November 1, 2004
RE: Serial No. 09/269,618
OUR REF: DYOUPO185US
PAGES SENT (Including cover sheet): 18

MESSAGE

Per my telephone message, please call me after reviewing the attached draft response.

Very truly yours,



Christopher B. Jacobs
Reg. No. 37,853

CONFIDENTIALITY NOTE

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE RECEIVED
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In re Patent application of:

NOV 01 2004

Applicant(s): Richard Billingsley

Serial No: 09/269,618

Filing Date: July 21, 1999

Title: IMPROVEMENTS RELATING TO ELECTRONIC TRANSACTIONS

Examiner: James A. Reagan

Art Unit: 3621

Docket No. DYOUPO185

REPLY TO OFFICE ACTION DATED JUNE 2, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

DRAFT

Sir:

Favorable reconsideration of the above-referenced application is respectfully requested in view of the following part(s) of this reply:

Amendments to the Claims
Remarks

Enclosures: Check in the amount of \$<>
 Petition for Extension of Time
 Information Disclosure Statement

In the event an extension of time is needed to make the filing of this paper timely and no separate petition is attached, please consider this a petition for the requisite extension. In the event any fee or additional fee is due in connection with the filing of this paper, the Commissioner is authorized to charge those fees to our Deposit Account No. 18-0988 (under the above Docket Number).